

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

**FEIN, SUCH, KAHN & SHEPARD, P.C.**  
Counsellors at Law  
7 Century Drive - Suite 201  
Parsippany, New Jersey 07054  
(973) 538-9300  
Attorneys for Secured Creditor  
BSIJ001

In Re:

DANIEL L. MOOD and  
CHRISTINA M. MOOD

Debtor(s).



Order Filed on September 29,  
2015 by Clerk U.S. Bankruptcy  
Court District of New Jersey

Case No.: 15-21137 JNP

Adv. No.:

Hearing Date: September 16, 2015

Judge: Hon. Judge Jerrold N.  
Poslusny, Jr.

**ORDER RESOLVING OBJECTION TO PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: September 29, 2015**

A handwritten signature in dark ink, appearing to be "J. Poslusny", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

(Page 2)

Debtor(s): DANIEL L. MOOD and CHRISTINA M. MOOD

Case No: 15-21137 JNP

Caption of Order: **ORDER RESOLVING OBJECTION TO PLAN**

---

Upon the objection of filed on behalf of Secured Creditor, BSI FINANCIAL SERVICES, as servicer for UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE OF MART LEGAL TITLE TRUST 2015-NPL, as to certain real property known as 274 MARION AVENUE, DEPTFORD TOWNSHIP, NJ 8093 as set forth in the papers, and for good cause shown;

**ORDERED AS FOLLOWS:**

1. A loan modification, including obtaining court approval, shall be completed through the Bankruptcy Loss Mitigation Program.
2. The Debtor(s) shall maintain regular payments (and/or adequate protection payments, if applicable) and same shall be subject to a 30 day default clause.
3. The terms of this Order will not serve to replace the requirements of the court's program, i.e., adequate protection payment amounts, etc.
4. If a modification is not completed by the end of the loss mitigation period, the Debtor(s) must file a modified plan within 30 days of the termination of the loss mitigation period.

(Page 3)

Debtor(s): CHRISTINA M. MOOD and DANIEL L. MOOD

Case No: 15-21137 JNP

Caption of Order: **ORDER RESOLVING OBJECTION TO PLAN**

---

5. The modified plan must either schedule the secured claim, surrender the property or propose some other form of acceptable treatment. Debtor(s) may also seek to dismiss or convert the present case.

6. The failure to file a modified plan shall be considered a default of the terms of this Order and Secured Creditor may file a Certification of Default and obtain relief from the automatic stay.

7. The Court shall serve this Order on the Debtor(s), any Trustee and other party who entered an appearance on the Objection.